

<b>Information to identify the case:</b>			
Debtor 1:	<b>Herbert Bell Jr</b>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	18-21809-MBK		
	Social Security number or ITIN:		xxx-xx-7896
	EIN:		__-__-__
	Social Security number or ITIN:		__-__-__
	EIN:		__-__-__
	Date case filed for chapter:		7 6/11/18

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Herbert Bell Jr	
2. All other names used in the last 8 years		
3. Address	63 Elizabeth Street Pemberton, NJ 08068	
4. Debtor's attorney Name and address	Nona Ostrove Law Offices of Nona L. Ostrove, LLC 1000 White Horse Road Suite 703 Voorhees, NJ 08043	Contact phone (856) 566-4200
5. Bankruptcy trustee Name and address	Karen E. Bezner 567 Park Avenue, Suite 103 Scotch Plains, NJ 07076	Contact phone (908) 322-8484

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 6/12/18
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>July 11, 2018 at 12:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 9/10/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

Certificate of Notice Page 3 of 5

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Herbert Bell, Jr  
 Debtor

Case No. 18-21809-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Jun 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2018.

db +Herbert Bell, Jr, 63 Elizabeth Street, Pemberton, NJ 08068-1217  
 tr +Karen E. Bezner, 567 Park Avenue, Suite 103, Scotch Plains, NJ 07076-1754  
 517584919 +Amerigas, 80 North Main Street, Windsor, NJ 08561-3209  
 517584920 Andrews FCU, Building 1682 - Andrews AFB, Washington, DC 20331  
 517584921 Apex Asset Management L.L.C., 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 517584922 Bureau of Fiscal Service, DMSC-Birmingham Office, PO Box 830794,  
 Birmingham, AL 35283-0794  
 517584925 +Capital One Auto Finance, CB Disputes Team, PO Box 259407, Plano, TX 75025-9407  
 517584926 +Carrington Mortgage Services, LLC, PO Box 3010, Anaheim, CA 92803-3010  
 517584931 Department of Veterans Affairs, PO Box 4444, Janesville, WI 53547-4444  
 517584933 Emergency Phy Assoc. of SJ, P.C., Akron Billing Center, 3585 Ridge Park Drive,  
 Akron, OH 44333-8203  
 517584934 +Gervine Bell, 108 Old Bridge Road, Maple Shade, NJ 08052-3022  
 517584936 HRRG, PO Box 189053, Plantation, FL 33318-9053  
 517584937 +KML Law Group, P.C., 216 Haddon Ave., Suite 406, Collingswood, NJ 08108-2812  
 517584938 +Law Offices of Randolph Walzer, PO Box 1234, 2042 W. Country Line Road, Unit 8,  
 Jackson, NJ 08527-2010  
 517584939 Mariner Finance, LLC., 8211 Town Center Dr., Baltimore, MD 21236-5904  
 517584942 +Pemberton Borough, 50 Egbert Street, Pemberton, NJ 08068-1209  
 517584944 +Roxanne Jenkins, 760 Eayestown Road, Whitehall Apartments, Bldg 12, Apt. 6,  
 Lumberton, NJ 08048-3162  
 517584948 Virtua Health, PO Box 8500-8267, Philadelphia, PA 19178-8267  
 517584949 +Virtua Health Voorhees, 2 Brighton Road, Clifton, NJ 07012-1663  
 517584950 +Western Union Financial Services, Inc., PO Box 8525, Coral Springs, FL 33075-8525

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: nostrove@ostrovelaw.com Jun 12 2018 22:40:16 Nona Ostrove,  
 Law Offices of Nona L. Ostrove, LLC, 1000 White Horse Road, Suite 703,  
 Voorhees, NJ 08043  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 12 2018 22:41:00 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 12 2018 22:40:57 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517584923 EDI: CAPITALONE.COM Jun 13 2018 02:28:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 517584927 EDI: CHRM.COM Jun 13 2018 02:28:00 Chrysler Capital, PO Box 961275,  
 Fort Worth, TX 76161-0275  
 517584928 EDI: CITICORP.COM Jun 13 2018 02:28:00 Citi Cards CBNA, PO Box 6241, Ibs Cdv Disputes,  
 Sioux Falls, SD 57117-6241  
 517584929 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Jun 12 2018 22:41:24 Comcast,  
 1490 Haddonfield-Berlin Road, Cherry Hill, NJ 08003-3652  
 517584930 EDI: RCSFNBMARIN.COM Jun 13 2018 02:28:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 517584932 +EDI: ESSL.COM Jun 13 2018 02:28:00 Dish Network, 9601 South Meridian Blvd.,  
 Englewood, CO 80112-5905  
 517584935 +E-mail/Text: bankruptcy@halstedfinancial.com Jun 12 2018 22:41:33  
 Halsted Financial Services, LLC., PO Box 828, 8001 Lincoln Ave., Suite 500,  
 Skokie, IL 60077-3657  
 517584940 EDI: AGFINANCE.COM Jun 13 2018 02:28:00 One Main Financial, Bankruptcy Dept.,  
 PO Box 6042, Sioux Falls, SD 57117-6042  
 517584941 EDI: AGFINANCE.COM Jun 13 2018 02:28:00 One Main Financial, 516 High St., Suite 5,  
 Mount Holly, NJ 08060-1026  
 517584945 +E-mail/Text: birminghamtops@sba.gov Jun 12 2018 22:41:19 Small Business Administration,  
 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424  
 517584946 EDI: RMSC.COM Jun 13 2018 02:28:00 Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060,  
 Orlando, FL 32896-5060  
 517584947 EDI: USAA.COM Jun 13 2018 02:28:00 USAA Savings Bank, PO Box 33009,  
 San Antonio, TX 78265-3009

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517584924\* Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
 517584943\* +Pemberton Borough, 50 Egbert Street, Pemberton, NJ 08068-1209

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Jun 12, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 14, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2018 at the address(es) listed below:  
NONE.

TOTAL: 0